

United States Bankruptcy Court
Northern District of Ohio

In re:
Melvin H. Balduf, Jr.
Debtor

Case No. 23-30365-jpg
Chapter 7

District/off: 0647-3
Date Rcvd: Jul 06, 2023

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- # Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 08, 2023:

Recip ID	Recipient Name and Address
db	+ Melvin H. Balduf, Jr., 2549 Taft Ave, Oregon, OH 43616-3829
27453232	#+ 3 C Rentals LLC, 107 Imperial Blvd, Suite 10, Hendersonville, TN 37075-3441
27453233	+ AutoMax, 2255 Navarre Ave, Oregon, OH 43616-3161
27486375	#+ C3 Rentals, 107 Imperial Blvd, Suite 10, Hendersonville, TN 37075-3441
27453248	+ X-S Storage, 925 13th Place, Cape Coral, FL 33990-3066

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
ust	+ Email/Text: ustpregion09.cl.ecf@usdoj.gov	Jul 06 2023 21:09:00	Cynthia J. Thayer, US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234
cr	EDI: ATLASACQU	Jul 07 2023 01:02:00	Atlas Acquisitions LLC, 492C Cedar Lane Suite 442, Teaneck, NJ 07666
cr	+ EDI: AISACG.COM	Jul 07 2023 01:02:00	Bridgecrest Acceptance Corporation, c/o AIS Portfo, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
27467547	EDI: ATLASACQU	Jul 07 2023 01:02:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
27453234	+ Email/Text: rm-bknotices@bridgecrest.com	Jul 06 2023 21:10:00	Bridgecrest Financial, 7300 E Hampton Ave #101, Mesa, AZ 85209-3324
27453235	Email/PDF: creditonebknotifications@resurgent.com	Jul 06 2023 21:21:31	Credit One Bank, P.O. Box 98875, Las Vegas, NV 89193-8875
27453236	+ Email/PDF: acg.exeter.ebn@aisinfo.com	Jul 06 2023 21:21:45	Exeter Finance LLC, 2101 W John Carpenter Fwy, Irving, TX 75063-3228
27453237	+ EDI: PHINGENESIS	Jul 07 2023 01:02:00	FEB Destiny, P.O. Box 4499, Beaverton, OR 97076-4499
27453238	+ EDI: JEFFERSONCAP.COM	Jul 07 2023 01:02:00	Jefferson Capital Systems, LLC, P.O. Box 17210, Golden, CO 80402-6020
27453239	+ Email/Text: bankruptcynotices@keybridgemed.com	Jul 06 2023 21:10:00	Keybridge Medical Revenue Services, 2348 Baton Rouge, Lima, OH 45805-1167
27453240	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 06 2023 21:21:31	LVNV Funding LLC c/o Resurgent Capital Svcs., P.O. Box 10497, Greenville, SC 29603-0497
27453241	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 06 2023 21:21:29	LVNV Funding, LLC, 55 Beattie Place, Ste. 110, Greenville, SC 29601-5115
27453242	+ Email/Text: customerservicecalls@promedica.org	Jul 06 2023 21:09:00	Promedica, 2142 N. Cove Blvd., Toledo, OH 43606-3895

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27453243	+ Email/Text: cs@securitycreditservicesllc.com	Jul 06 2023 21:09:00	Security Credit Services, PO Box 1156, Oxford, MS 38655-1156
27453244	EDI: CBSMASON	Jul 07 2023 01:02:00	Stoneberry, P.O. Box 2820, Monroe, WI 53566-8020
27453245	+ Email/Text: accountservicing@trueaccord.com	Jul 06 2023 21:09:00	TrueAccord, 16011 College Blvd, Suite 130, Shawnee Mission, KS 66219-9877
27453246	Email/Text: bankruptcynotice@unifininc.com	Jul 06 2023 21:09:00	Unifin, Inc, P.O. Box 4519, Skokie, IL 60076
27453247	+ EDI: VERIZONCOMB.COM	Jul 07 2023 01:02:00	Verizon, P.O. Box 650051, Dallas, TX 75265-0051

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 08, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 6, 2023 at the address(es) listed below:

Name	Email Address
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Patti Baumgartner-Novak pnovak@bex.net kroseman@bex.net;OH76@ecfcbis.com

Thomas E. Cafferty on behalf of Debtor Melvin H. Balduf Jr. tcafferty@bex.net

TOTAL: 2

Information to identify the case:

Debtor 1 **Melvin H. Balduf Jr.**
First Name Middle Name Last Name
Social Security number or ITIN xxx-xx-9452
EIN _____

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name
Social Security number or ITIN _____
EIN _____

United States Bankruptcy Court Northern District of Ohio

Case number: **23-30365-jpg**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Melvin H. Balduf Jr.

7/6/23

By the court: JOHN P. GUSTAFSON
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.